

1ST ENTERPRISE BANK

	CPP Disbursement Date 02/13/2009	Cert 58321	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$384	\$502	30.9%		
Loans	\$162	\$217	34.2%		
Construction & development	\$1	\$1	-35.9%		
Closed-end 1-4 family residential	\$10	\$12	15.4%		
Home equity	\$12	\$16	29.6%		
Credit card	\$0	\$0	-27.8%		
Other consumer	\$1	\$2	133.4%		
Commercial & Industrial	\$56	\$75	33.0%		
Commercial real estate	\$75	\$106	41.8%		
Unused commitments	\$90	\$131	45.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$164	\$179	9.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$36	\$60	69.5%		
Cash & balances due	\$18	\$31	73.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$344	\$460	33.8%		
Deposits	\$339	\$441	30.2%		
Total other borrowings	\$3	\$17	450.0%		
FHLB advances	\$3	\$17	450.0%		
Equity					
Equity capital at quarter end	\$40	\$42	5.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	8.1%	--		
Tier 1 risk based capital ratio	16.0%	12.2%	--		
Total risk based capital ratio	17.0%	13.4%	--		
Return on equity ¹	10.1%	6.0%	--		
Return on assets ¹	1.0%	0.5%	--		
Net interest margin ¹	3.8%	2.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	0.0%	0.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.0%	0.0%	0.0%	0.0%	--